



LOCAL HELP FOR PEOPLE WITH MEDICARE

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

Q: I am a veteran, and I have VA health benefits. I am about to turn 65 and wonder how Medicare works with my VA benefits.

A: You can have both Medicare and Veterans Affairs (VA) benefits, but Medicare and VA benefits do not work together.

In order for your VA coverage to cover your care, you must generally receive health care services at a VA facility. Medicare does not pay for any care that you receive at a VA facility.

In order for Medicare to cover your care, you must receive care at a Medicare-certified facility that works with your Medicare coverage.

VA benefits will not pay for Medicare cost-sharing (deductibles, copayments, coinsurances).

If you chose not to enroll in Medicare and to keep your VA coverage, you will not have health insurance for facilities outside the VA health system. Some choose to enroll in Medicare Part A because it's premium-free but turn

down Part B because of the additional monthly premium. If you want to enroll in Medicare in the future, you may face penalties and would likely have to wait to enroll during the General Enrollment Period (GEP). You will not be eligible for the Part B Special Enrollment Period (SEP) if you delay Medicare enrollment.

If you decide to enroll in Part B, you should do so during your Initial Enrollment Period (IEP). Enrolling in Part B provides you with the flexibility of getting health care outside the VA system. Remember that you can keep your VA health benefits to get coverage for health care services and items not covered by Medicare, such as over-the-counter medications, annual physical exams, and hearing aids.

Also, be sure to think over your drug coverage options when deciding whether or not to delay Medicare enrollment in Part D drug coverage. VA drug coverage is considered to be creditable coverage, and there would not be a Part D penalty if you chose to use your VA benefit instead. However, enrolling in Part D would allow you to use local pharmacies.

Tricare is the health care program serving active duty service members, National Guard and Reserve members, retirees, their families, and dependents. Tricare uses a combination of resources specifically for military personnel and civilian health care resources.

Tricare For Life (TFL) is a health insurance plan offered through the Department of Defense for active and retired military personnel and qualified family.

Tricare pays second after Medicare for most services.

For Medicare and Tricare-covered services, Medicare pays first and Tricare For Life pays your remaining coinsurance for Tricare-covered services.

To be eligible for TRICARE benefits, you must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Tricare offers several health plan options to meet the needs of its beneficiaries. Additionally, Tricare offers two dental plans and several additional special programs.

If you have any questions about how your VA Health Benefits or Tricare work with your Medicare

benefits or any questions related
to Medicare, call SHIP at
1-800-452-4800, 1-866-846-0139
TDD or online at
www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.